

# SPOTLIGHT

American Income Life & National Income Life • August 2002 • Volume 35 • Number 8

# JULY RECORD BREAKER

It's You Who Makes All The Difference



**\$8.7 Million**

## All The Difference

With each passing year, it seems we are faced with our fair share of challenges. Every year we recruit Agents for our field force and we build our sales, we are faced with the issue of topping our previous accomplishment. By staying true to our founding principles, we have managed to top ourselves at every turn in the road. Let's take a look at our track record.

In March, we brought in a record \$7.2 million; in April, we cranked it up a notch bringing in \$7.5 million. In May, we amazed even ourselves by blowing our production out of the water with \$7.8 million dollars.

Well, July is no different. Yet again, we have managed to top ourselves. We faced the challenge and our hard work paidoff with an \$8.7 million July. Our road, or rather our journey, to this incredible number has been long but it has been worth it. It was your efforts which made all the difference!

Recently, I was thinking back to grammar school and, in particular, to literature class. When I was in grade school, literature class was the one class in which I always got caught daydreaming.

Ironically, as I look back, literature was the class, in a matter of speaking, in which daydream believers were celebrated. Although daydreaming, I did manage my way through, and I even picked up a tidbit or two of literary knowledge.

One specific poem popped to mind. The poem is called "The Road Not Taken" by Robert Frost. You may remember Robert Frost is a four-time Pulitzer Prize winner who became one of America's most prominent poets by the time he died in 1963.

Anyway, back to the poem. The reason this particular poem popped to mind is because at the beginning of the

poem it speaks of a person faced with a decision. It starts like this:

"Two roads diverged in a yellow wood,  
And sorry I could not travel both  
And be one traveler, long I stood."

To me this seems somewhat symbolic of what Mr. Rapoport faced in 1951.

When ALL first got up-and-running, we too were faced with a fork in the road. We had a choice to make. Do we take the path other insurance companies have taken, or do we choose the one less traveled?

As with most of Robert Frost's poems, "The Road Not Taken" starts with a dilemma and ends in wisdom. It ends like this:

"I shall be telling this with  
a sigh  
Somewhere ages and  
ages hence:  
Two roads diverged in a  
wood, and I —  
I took the one less  
traveled by,  
And that has made all  
the difference."

At American Income, we decided to follow the road less traveled and offer insurance to labor unions. We believed having a wellthought out back-up plan would go a long way in protecting assets. We also believed we were just the right company to provide that back-up plan to the working families of America. We did not look back and we found our niche. Just as with Frost's poem, we started with a choice and are continuing in the wisdom of that choice with over 50 years of success under our belts.

At American Income, we know that taking the road less traveled has made all the difference for our customers, our Producers and us!



FROM THE DESK OF:

**Roger Smith**

President & Chief  
Marketing Officer of  
American Income Life

"The future belongs to people who see possibilities before they become obvious."

— Ted Levitt

### Dates to Remember

**Wednesday, Aug. 28, 2002**

All business and P.R. credits must be received in Waco to count for August production.

**Monday, Sept. 2, 2002**

The Home Office will be closed for Labor Day.

**Thursday, Sept. 26, 2002**

All business and P.R. credits must be received in Waco to count for September production.

### Milestones

**\$100,000 In Force**

The following Agents have \$100,000 of in-force premium:

John Reinbott  
John Rice

David Tubbin

### Getting It Right

In last month's issue of *Spotlight*, Krissa Hensley was left off the P.R. Bonus with a \$525 bonus. Samuel James, with a \$14,258 in YTD First Year Agent production, \$190,373 of Net ALP and a 96 percent Net to Gross, should have been included in last month's GA rankings. Also, Darrell Dorey with 313 groups, and Al Wall with 14,482 cards were missing as Founder's Club members. We apologize for any inconvenience or confusion this may have caused.

### A Note From B

Dear Brenda:

First things first — I want to tell you what a delight it was to get to know you, and, once again, tell you how much I admire the work you do publishing the *Spotlight*. Of all the ones we've discussed, I've indicated to you it might be interesting for the field force to be apprised of what a difference 12 years makes.

In the March 1991 issue of *Spotlight*, the production for the leading Personal Producer was \$18,119 of ALP. In May of this year, the leader, Thomas Camarda, showed \$24,430 of ALP. Almost a 74 percent difference. The number 30 Producer in March 1991 produced \$6,813, and the number 30 in May 2002 produced \$13,556 of ALP. What difference 12 years can make!

The top MGA in March 1991 was Don Foti with \$56,259. In May 2002, Paul Rumbac was the number one MGA with \$178,549. Yet again, what a difference a few years can make!

Brenda, I think these little tidbits I have given you are a lot of fun for the world's greatest sales force. It means a great deal to know where you have been, and even more to know where you are going!

Sincerely,

**Bernard Rapoport**

*Thanks B, we all appreciate anything you have to share  
— I know I do!*

### Look For The Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a Year-to-Date award winner. The Producers, who will be recognized at the 2003 Disney® Awards Presentation, are as follows: The top SGA from each category, the top two P.R. Managers and the top three Representatives from each category, the top five MGAs, the top SA, the top five GAs and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be an award winner!

### Required Retention Rate

**Beginning Jan. 1, 2002**, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross ratio\*.

**Net to Gross: 77 percent**

**Retention: 64 percent**

\* Net to Gross is only used during the Producer's first eight months.

### Spotlight

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MARKETING

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## Customers, Coworkers and Country

My dad was a salesman, and he was proud of it. He had been many things in his life — a farm boy, a professional boxer, a tailor, a small businessman even an infantry captain in World War I — but still he thought of himself as a salesman.

During his lifetime, my father had also started two national businesses. The first failed in 1931. The second, founded in 1935, took off and flourished. He helped small towns, small-town merchants, and local Chambers of Commerce keep their heads above water during the Depression.

Returning from World War II in 1945, I bought an interest in my dad's company to help recruit and train salesmen. Our entire field force consisted of about 44 men.

Each salesman was assigned to a territory roughly equal to an average state. Over the years, we served approximately 80,000 individual merchants in almost 2,000 communities across the country. Our whole national operation was about the size of a successful SGA operation with American Income Life.

My father was primarily a self-educated man, and though he never had a Ph.D., I saw him as a philosopher because his views on business far out-reached those of many modern day corporate moguls. He believed when it came to business you, as a businessman, were deeply obligated to three groups — clients, coworkers, and country.

He said, the clients are your lifeblood. The coworkers, or employees, are what keep the company running, and the country is what allows you to prosper. So, as long as you can guarantee these three groups would get their money's worth, then the business would do fine!

Clients, coworkers, and country ought to be the primary focus of any business entity, not stock manipulations, golden parachutes for the top brass while workers get the shaft, or secret offshore tax dodges! If you look at any company on solid footing, you will see the management concentrating on these three basics.

Enron's greatest sin was not only its neglect of investors, but its betrayal of its own employees — the thousands of honest folks who invested not just dollars but years into a company which virtually vanished overnight.

This is why so many of us are proud — and lucky —

to be associated with American Income! From its inception, the Company has protected its reputation with the policyholders, the workforce and the country.

I will be 80 in December, and I am one of the luckiest guys on earth because I still enjoy working. However, I have a lot of friends my age, some older and many younger, who are comfortably retired because of

the years they spent with AIL.

American Income has understood its problems, worked with organizations on important projects, and waived premiums in moments of emergency. This, together with a better-qualified sales force, accounts for AIL's improved persistency.

Any company worth working for cares what happens to its employees and its customers. Mark and Roger are acutely conscious that the Home Office exists for the client and the field force, not the other way around!



FROM THE DESK OF:  
**Jim Wright**  
Former Speaker of the House and AIL Consultant

"If you want people to listen, you have to have a platform to speak from, and that is excellence in what you do."

— Bill Pollard

### Promoted To Supervising Agent

Derrick Alsop Rick Altig Tennessee	Fernando Amorim Ali Shahrak North Carolina	Luke Barnhart Marc Morton Ohio	Sam Beckly Rick Altig Minnesota	Paul Bodinizo Eric Giglione New Jersey	Dale Bruneski Rick Altig British Columbia
Jenny Campbell Rick Altig Tennessee	John Cardot Larry Geneser Missouri	Charles Casper Eric Giglione New Jersey	Brandt Coles Eric Giglione New Jersey	Rodney Faulkner Furer-Whittinghill California	Bret Fels Geneser-Bitman Illinois
Doyan Foster Tim Schroeder Louisiana	Arthur Gaewacki Hughes-Parekh South Carolina	Dean Goldstein Eric Giglione New Jersey	Ethridge Hayden Hughes-Parekh North Carolina	Edwin Jammer Kevin Pawlowski Texas	Larcell Jennings Geneser-Bitman Illinois
Jeremiah Johnson Gary Eisler Wisconsin	Kim Johnson Steve Friedlander New Zealand	Dennis Kelleher Giglione-Bristar Massachusetts	Thomas Kelly Marc Zipper Florida	Matthew Kernan Mark Hancock Indiana	Launy Lamar Geneser-Bitman Illinois
Joseph Larsen Altig-Martyne Ontario	Rose Lige Scott Smith Illinois	Laurence Marscheck Marc Zipper Florida	Mark Matthews Hancock-Boles Ohio	Daniel Muszynski Mike Jones Illinois	Craig Nugara Rick Altig British Columbia
Joseph O'Connor Eric Giglione New Jersey	Jon Parker Kevin Pawlowski Texas	Frank Passenti Eric Giglione New Jersey	John Payne Rick Altig Washington	Matthew Petty Marc Morton Ohio	Elizabeth Phillips David Cohen California
Louis Race Eric Giglione New Jersey	Rakesh Rekhi Giglione-Bristar Massachusetts	Mark Ricci Eric Giglione New Jersey	Daniel Ricketts Geneser-Bitman Illinois	Karlton Roberts Eric Giglione Pennsylvania	Merari Rodriguez Giglione-Bristar Massachusetts
George Seltzer Rick Altig Tennessee	Shamshinder Sidhu Rick Altig British Columbia	Daniel Smith Giglione-Bristar Massachusetts	Michael Stanford Allen Jennings Utah	Chandan Suri Guy Rouelle New Hampshire	Hareesh Twari Giglione-Bristar Massachusetts
Jeremiah Vees Furer-Whittinghill California	Mary Waller Geneser-Bitman Illinois	Anthony Walthour Scott Smith Illinois	Daryl Wilkett Rick Altig North Dakota	Leon Williams Ali Shahrak North Carolina	


### Promoted To General Agent

Ali Abushalif Geneser-Bitman Illinois	James Adkins Huret Kopp Arkansas	Kevin Appasamy Rick Altig Saskatchewan	Kris Barton Rick Altig Saskatchewan	James Boucher Tom Williams Florida	Alan Calder Joshua Chalom Ontario
William Calhoun Bill Jennings Colorado	Elizabeth Eden Bill Jennings Colorado	Chad Finnerty Scott Smith Indiana	Kevin Leonard Scott Smith Indiana	Donavan Locklear Ali Shahrak North Carolina	Bradford Nielsen Allen Jennings Utah
Jeremy Pitta Tim Schroeder Louisiana	Jeffrey Prince Dennis Ishler Pennsylvania	William Richard Larry Geneser Missouri	Douglas Stroup Tim Schroeder Louisiana	Thomas Thundiyil Scott Smith Illinois	


### Promoted To Master General Agent

Leandre Alexander Bill Jennings Colorado	Patrick Coughlin Rick Altig Oregon	Christopher Cummings Giglione-Bristar Massachusetts	Bruce Davis Chris Lafond Nebraska	Charles Decuir Nicholas Mitkowski Louisiana	Joseph Diecedue Nicholas Mitkowski Louisiana
Nathan Hammond Allen Jennings Alabama	Sidney Hodgskiss Rick Altig British Columbia	Ronald Nelson Rick Altig Washington	Leo Soucy Rick Mansfield Illinois	Carolyn Wittenbach Wittenbach-Ostrovsky Mississippi	

INDIVIDUAL PRODUCERS



**1. Timothy Cruise**  
Woodridge, IL




**2. Bulbinder Hayer**  
Burnaby, BC



**3. Mervyn Ee**  
Burnaby, BC



**4. Roland Parker**  
Ft. Lauderdale, FL



**5. Elaina Bosco**  
Ft. Lauderdale, FL




**6. Marlon Underwood**  
Woodridge, IL



**7. Kathryn Kite**  
Albuquerque, NM



**8. Heather Baus**  
Sioux Falls, SD



**9. Russell Morris**  
Altamonte Springs, FL



**10. Derrick Larsen**  
Regina, SK

INDIVIDUAL PRODUCERS

All Time Record to Beat				July Qualifiers	
Carla Miller	Net ALP	Year	Month		
Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Timothy Cruise	\$28,014		69.6	Eric Nichols	Scott Smith
2. Bulbinder Hayer	27,004		77.7	Roger Fung	Rick Altig
3. Mervyn Ee	24,321	96		Russell Chang	Rick Altig
4. Roland Parker	22,774		76.3		Tom Williams
5. Elaina Bosco	22,172	98		William Cook	Tom Williams
6. Marlon Underwood	21,623		72.8	Marlon Underwood	Scott Smith
7. Kathryn Kite	21,449	99		Henry Moran	Robert Patterson
8. Heather Baus	18,776	93		Errol Doerr	Rick Altig
9. Russell Morris	18,566	96			Marc Zipper
10. Derrick Larsen	18,498	97		Kevin Frain	Rick Altig
11. Lance Brown	18,190		72.9	Darren Miller	Cohen-Hartman
12. Ruben Soberanes	18,152		84.7	Doreen Ryan-Foti	Jatoft-Foti
13. David Steur	17,818	83		Don Goodwin	Kevin Pawlowski
14. Wesley Bangs	17,300		71.1	Wesley Bangs	Rick Altig
15. Clay-Nghia Nguyen	17,017		73.3	Ronald VanWoesik	Vlad Basov
16. Alex Langford	16,944	94		Volodymir Derevyanyy	Rick Altig
17. Sergey Tovmenka	16,905	96		Vladimir Opra	Larry Geneser
18. Erik Pagtakhan	16,578	90		Roger Johnson	Jatoft-Foti
19. Andrew Rossberg	16,363		80.6	Theodore Pappas	Richard Rutt
20. Tracy Haden	16,343		79.3		Kevin Pawlowski
21. Scott Kangas	15,936	86		Wendell Bangs	Rick Altig
22. Kelly McDonald	15,893		65.7		Jatoft-Foti
23. Richard Rosa	15,742	93		Kevin Surles	Ed Orell
24. Jeremy Baker	15,727	80		Vladimir Opra	Larry Geneser
25. Matthew Wolfanger	15,543		83.7	Paul Rumbuc	Durhon Oldham
26. Peter Hamm	15,470		68.5	David Hausman	Eric Giglione
27. Xiang Li	15,423	93		Roger Fung	Rick Altig
28. Steven Douthit	15,310		75.6	John Akers	Chris Lafond
29. Emily Daniels	15,302	99		Christopher Cummings	Giglione-Brister
30. Jeff Hermes	15,257		65.3	Don Goodwin	Kevin Pawlowski
31. David Wang	15,211		71.4	David Wang	Scott Smith
32. Allen Green	14,947		81.6		Richard Rutt
33. Craig Nugara	14,889	86		Brian Traboulay	Rick Altig
34. Joseph Moore	14,723		80.8	John McCreary	Furer-Whittinghill
35. Alex Roland	14,672		69.7		Chris Lafond
36. Jason Schlomann	14,360	94		Jonathan Saluk	Richard Rutt
37. Robert Terborg	14,346		100.0	Melinda-Rae Lyse	Rick Altig
38. Rini Hadilaksono	14,278	92		David Iriye	David Cohen
39. Robert McClerren	14,242	92		DeMario Cooper	Geneser-Bitman
40. Jason Lausar	13,943	100		Matt Henderson	Marc Zipper
41. Benson Kim	13,891		69.4	Don Wold	Rick Altig
42. Haresh Tiwari	13,852	94		Melanie Cohen	Giglione-Brister
43. Connie Morse	13,852	100		Henry Moran	Robert Patterson
44. Rakesh Rekhi	13,712	84		Christopher Cummings	Giglione-Brister
45. Brandi Coles	13,634	97		Vita Pecoraro	Eric Giglione
46. Bruce Davis	13,609		71.0	Bruce Davis	Chris Lafond
47. Kobina Sekyi	13,528		67.5		Joseph Manone
48. Dean Goldstein	13,509	90		David Hausman	Eric Giglione
49. Paul Vojtek	13,491		64.1	Steven Lee	Altig-Martyn
50. Ted Poulos	13,390	100		Melanie Cohen	Giglione-Brister

▲ Percentage of Net to Gross

All Time Record to Beat					
Timothy Cruise	Net ALP \$242,696	Year 2000	YTD Qualifiers		
Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
* 1. Marlon Underwood	\$116,957		72.8	Marlon Underwood	Scott Smith
* 2. Timothy Cruise	112,486		69.6	Eric Nichols	Scott Smith
* 3. James Dattilo	100,448		79.7	James Dattilo	Marc Zipper
* 4. Lance Brown	97,133		72.9	Darren Miller	Cohen-Hartman
* 5. Kelly McDonald	87,883		65.7		Jatoff-Foti
* 6. Ruben Soberanes	86,543		84.7	Doreen Ryan-Foti	Jatoff-Foti
* 7. Al-Karim Walji	86,391		76.2	Melinda-Rae Lyse	Rick Altig
* 8. Roland Parker	85,678		76.3		Tom Williams
* 9. Jefferson Moyers	85,506	78		Jefferson Moyers	Shahrak-Smolenski
* 10. Jim Bianchi	84,246		82.1	Paul Rumbuc	Durhon Oldham
11. Joey Kennedy	84,067		75.4	Gary Williams	Rick Altig
12. David Wang	82,876		71.4	David Wang	Scott Smith
13. John Rice	82,754		72.1	Doreen Ryan-Foti	Jatoff-Foti
14. Kendra Roberts	81,107		83.0	Robert Delesky	Eric Giglione
15. Andrew Rossberg	79,601		80.6	Theodore Pappas	Richard Rutt
16. Matthew Wolfanger	78,480		83.7	Paul Rumbuc	Durhon Oldham
17. Joshua Robinson	77,462		72.9	Leslie Taylor	Geneser-Bitman
18. Anita St. Arnaud	77,111		82.0	Christine Hartman	Cohen-Hartman
19. DeMario Cooper	76,909		72.8	DeMario Cooper	Geneser-Bitman
20. Ramin Maghsoud	76,847		81.2		Vlad Basov
21. Jennifer Baron	76,556		82.4	William Cook	Tom Williams
22. Keith Zabrocki	75,864		82.2	Bruce Hennick	Marc Morton
23. Jeremy Baker	75,853	80		Vladimir Opra	Larry Geneser
24. Julie Wells	75,190		74.6	Nickolay Gusev	Vlad Basov
25. Joseph Moore	74,498		80.8	John McCreary	Furer-Whittinghill
26. John Reinbott	74,416		83.8	Leanne Hughes	Eric Giglione
27. Harold McSweeney	73,705		66.2		Robert Patterson
28. Marcellus Adams	73,656		69.2	Marcellus Adams	Allan Jennings
29. Jeff Hermes	73,471		65.3	Don Goodwin	Kevin Pawlowski
30. Marc Rosen	71,981		81.3	Marc Rosen	Eric Giglione
31. Emmanuelle Fantoli	71,549		82.9	David Iriye	David Cohen
32. Russell Morris	71,428	96			Marc Zipper
33. Alex Roland	71,282		69.7		Chris Lafond
34. Clay-Nghia Nguyen	71,117		73.3	Ronald VanWoesik	Vlad Basov
35. Leslie Taylor	70,906		72.8	Leslie Taylor	Geneser-Bitman
36. Mark Bleier	70,170		81.7		Gary Bleier
37. Joseph Ricci	69,422		76.5	Jeffrey Dinocento	Eric Giglione
38. Guy Panno	68,646		65.4		David Cohen
39. Joseph Schofield	68,490		65.3	Kevin Bukatman	Eric Giglione
40. Moneesha Smith	68,283		77.6	Byron Watson	Eric Giglione
41. Larry Wright	67,603		66.5		Robert Patterson
42. Steven Greer	67,583		86.8	Steven Greer	Durhon Oldham
43. Allen Green	67,179		81.6		Richard Rutt
44. David Tubbin	66,950		70.8	Wendell Bangs	Rick Altig
45. Douglas Bauknecht	65,428		87.5	Gary Williams	Rick Altig
46. Scott Remmey	65,036		78.8	Jeffrey Dinocento	Eric Giglione
47. Peter Hamm	64,955		68.5	David Hausman	Eric Giglione
48. Ryan Hungate	64,346		72.9	John McCreary	Furer-Whittinghill
49. Mitchell Clem	63,663		82.6		Vlad Basov
50. Lynn Erickson	63,619		75.1		David Cohen

▲ Percentage of Net to Gross

MONETARY DONATIONS

Mark Hancock Agency

- Contributed \$100 to the North Central Indiana Labor Council's annual summer picnic.
- Donated \$100 to the Teamsters Local 364 annual retirees picnic.
- Donated \$525 to the Indiana Regional Council of Carpenters golf outing.
- Contributed \$250 to the Central Indiana Labor Council's annual Labor Day parade.

Hughes-Parekh Agency

- Donated \$500 to the South Carolina State Employee Association scholarship fund (see picture below).



**Total \$1,475**

OTHER DONATIONS

Mark Hancock Agency

- Donated 30 boxes of food for the laid-off members of the Sheet Metal Workers Local 20.

Hughes-Parekh Agency

- Participated in a picket line strike at the Palmetto Bridge construction site (see picture below).

Hughes-Parekh Agency



CONGRATULATIONS!

Shawna King, the daughter of General Agent Richard Nye, won a \$5,000 scholarship from the Howard Coughlin Memorial Scholarship fund which is sponsored through OPEIU Local 277. Congratulations on this distinguished honor.

# RETENTION BONUS

QUALIFIER	AGENCY	BONUS
Balinder Hayer	Rick Allig	\$5,131
Timothy Cruise	Scott Smith	\$4,762
Roland Parker	Tom Williams	\$4,183
Marlon Underwood	Scott Smith	\$3,676
Ruben Soberanes	Jatoff-Foli	\$3,631
Andrew Rossberg	Richard Rutt	\$3,273
Tracy Haden	Kevin Pawlowski	\$3,269
Matthew Wolfanger	Durham Oldham	\$3,109
Lance Brown	Cohen-Hartman	\$3,092
Allen Green	Richard Rutt	\$2,990
Russell Morris	Marc Zipper	\$2,971
Joseph Moore	Furer-Whittinghill	\$2,945
Wesley Bangs	Rick Allig	\$2,941
Mervyn Ea	Rick Allig	\$2,919
Steve Douthit	Chris Lalond	\$2,909
Clay-Nghia Nguyen	Vlad Basov	\$2,893
Robert Tarborg	Rick Allig	\$2,869
David Steur	Kevin Pawlowski	\$2,851
Alex Langford	Rick Allig	\$2,711
George Sturge	Ramin Kouladji	\$2,664
Elaina Bosco	Tom Williams	\$2,661
Emil Paptekhan	Jatoff-Foli	\$2,653
James Dattilo	Marc Zipper	\$2,609
Julie Abrahamian	Joseph Manone	\$2,607
David Wang	Scott Smith	\$2,586
Kendra Roberts	Eric Giglione	\$2,585
Kathryn Kile	Robert Patterson	\$2,574
Scott Kangas	Rick Allig	\$2,550
Kelly McDonald	Jatoff-Foli	\$2,543
Jeremy Baker	Larry Geneser	\$2,516
Alex Roland	Chris Lalond	\$2,494
Peter Hamm	Eric Giglione	\$2,475
Jeff Hermes	Kevin Pawlowski	\$2,441
Benjamin Mancillas	Joseph Manone	\$2,405
Stacey Wall	Eric Giglione	\$2,393
Craig Nugara	Rick Allig	\$2,382
Benson Kim	Rick Allig	\$2,362
Eric Tulobane	Durham Oldham	\$2,355
Joey Kennedy	Rick Allig	\$2,350
Kevin Mandikabal	Eric Giglione	\$2,348
Carla Miller	Chris Lalond	\$2,330
Bruce Davis	Chris Lalond	\$2,314
Errol Doerr	Rick Allig	\$2,298
Rini Hadjaksono	David Cohen	\$2,284
Douglas Bauknecht	Rick Allig	\$2,275
Dale Cavostary	Jatoff-Foli	\$2,258
Heather Baus	Rick Allig	\$2,253
Susan Schweitzer	Rick Allig	\$2,250
Adam Kiss	Richard Rutt	\$2,245
Asif Javvad	Eric Giglione	\$2,230
Hai Herman	Durham Oldham	\$2,228
David Mah	Rick Allig	\$2,223
Derrick Larsen	Rick Allig	\$2,220
Rakesh Rekhi	Giglione-Bristler	\$2,194
Maurice Davies	Steve Friedlander	\$2,179
Anita St. Arnaud	Cohen-Hartman	\$2,172
Kobina Sekyi	Joseph Manone	\$2,165
Dean Goldstein	Eric Giglione	\$2,162
Paul Vojtek	Allig-Martyr	\$2,159
John Rico	Jatoff-Foli	\$2,158
John Huber	Eric Giglione	\$2,139
Marcus Bautista	Giglione-Bristler	\$2,118
Koussei Agolah	Rick Allig	\$2,110
Robert Ulrich	Jatoff-Foli	\$2,106
Paul Lee	Furer-Whittinghill	\$2,102
Jason Danielson	Rick Allig	\$2,100
Linda Amanie	Rick Allig	\$2,089
Devin Helms	Rick Allig	\$2,086
Tim Orlungue	Scott Smith	\$2,086
Michael Czopok	Eric Giglione	\$2,086
John Reinbolt	Eric Giglione	\$2,084
Charles Casper	Eric Giglione	\$2,079
Ugo Marmugi	Eric Giglione	\$2,059
Larry Adebegan	Matt Blumert	\$2,052
Eric Sluedeman	Marc Zipper	\$2,052
Tim Smith	Durham Oldham	\$2,051
Preell Sahgal	Josh Chalom	\$2,046
Bret Felt	Geneser-Bitman	\$2,044
Richard Cerra	Eric Giglione	\$2,043
Hugo Rust	Jatoff-Foli	\$2,041
Serge Toymanika	Larry Geneser	\$2,029
David Thornton	David Cohen	\$2,029
Lynn Erickson	David Cohen	\$2,028
Benjamin Scoville	Rick Allig	\$2,019
Sara Beckly	Rick Allig	\$2,014
Ramin Maghsoud	Vlad Basov	\$2,012
Shannon Richardson	Geneser-Bitman	\$2,002
Karlton Roberts	Eric Giglione	\$2,001
Maria Esposito	Cohen-Hartman	\$1,995
James Schneider	Scott Smith	\$1,987
John Burnett	Vlad Basov	\$1,979
Joseph Habeeb	Vlad Basov	\$1,960
Christine Hujbar	Eric Giglione	\$1,959
Chris Hernandez	Scott Smith	\$1,934
Jennifer Baron	Tom Williams	\$1,932
James Peale	Marc Zipper	\$1,931
DeMario Cooper	Geneser-Bitman	\$1,920

QUALIFIER	AGENCY	BONUS
Joshua Robinson	Geneser-Bitman	\$1,898
Richard Rosa	Ed Oreil	\$1,889
Scott Remmey	Eric Giglione	\$1,863
Xiang Hong Li	Rick Allig	\$1,851
Carrie Taylor	Bill Jennings	\$1,847
Ryan Hunggab	Furer-Whittinghill	\$1,839
Al-Karim Walji	Rick Allig	\$1,839
Emily Daniels	Giglione-Bristler	\$1,836
Mark Reddington	Durham Oldham	\$1,821
Gay Deitch	Dennis Ishler	\$1,817
Mark Gagkardi	Jatoff-Foli	\$1,799
Andrew Fika	Bob Glover	\$1,783
Keith Zabrocki	Marc Morton	\$1,782
Jim Bianchi	Durham Oldham	\$1,781
Greg Smith	Larry Geneser	\$1,777
Ryan Stenglein	Rick Allig	\$1,773
Gary Ponting	James Surace	\$1,769
Alison King	Furer-Whittinghill	\$1,741
Ted Schilling	Bill Jennings	\$1,741
Sonia Gallant	Ramin Kouladji	\$1,738
Diana Fennich	Joseph Manone	\$1,737
Dean Beaucage	Larry Geneser	\$1,732
Larry Wright	Robert Patterson	\$1,728
Jason Schlormann	Richard Rutt	\$1,723
Shannon Lee	Hughes-Parekh	\$1,719
Yanic Santos	Geneser-Bitman	\$1,716
Michael Pellicciolla	Eric Giglione	\$1,716
Marc Rosen	Eric Giglione	\$1,716
Joseph Schofield	Eric Giglione	\$1,712
Robert McClerran	Geneser-Bitman	\$1,709
Paul Bodinazzo	Eric Giglione	\$1,705
Cynthia Bashaw	Marc Zipper	\$1,704
Abdulrazzaq Ahmed	Scott Smith	\$1,698
Clifton Spears	Larry Geneser	\$1,692
Gregory Siard	Durham Oldham	\$1,678
Jason Laysar	Marc Zipper	\$1,673
Michael Thomas	Robert Smith	\$1,673
Carl Boldon	Scott Smith	\$1,670
Steven Greer	Durham Oldham	\$1,670
Mark Bleier	Gary Bleier	\$1,667
Harsh Twardi	Giglione-Bristler	\$1,662
Connie Morse	Robert Patterson	\$1,662
James Beck	Scott Smith	\$1,660
Kim Wilhelm	Rick Allig	\$1,659
Scott Blum	Ali Shahrak	\$1,654
Louis Racz	Eric Giglione	\$1,650
Richard Nye	Rick Mansfield	\$1,646
Ray Keller	Chris Lalond	\$1,640
Brandi Colas	Eric Giglione	\$1,636
Carol McCalla	Allig-Martyr	\$1,633
Sushan Chand	Jatoff-Foli	\$1,633
Scott Georgor	Durham Oldham	\$1,633
Richard Sauer	Eric Giglione	\$1,624
Patricia Lee	Scott Smith	\$1,620
Vedran Pipinic	Richard Rutt	\$1,616
Ted Poulos	Giglione-Bristler	\$1,607
Robert Olive	Scott Smith	\$1,597
Katie Harper	Rick Allig	\$1,595
Stephan Morrison	Rick Allig	\$1,591
Wan Jang	Rick Allig	\$1,581
Gregory Jellies	Eric Giglione	\$1,580
Jenny Campbell	Rick Allig	\$1,577
Souvaly Khamphoui	Rick Allig	\$1,574
James Lawrence	Eric Giglione	\$1,568
Raymond Herd	Rick Allig	\$1,560
Andrew Torres	Allig-Martyr	\$1,560
Paul Goddard	Rick Allig	\$1,559
Harold Cowdan	Hancock-Boles	\$1,557
Yvonne Hernandez	David Cohen	\$1,554
Alfred Brenner	Jatoff-Foli	\$1,533
Jose Villar	Rick Allig	\$1,531
Julie Wells	Vlad Basov	\$1,530
William Feaster	Ed Oreil	\$1,523
Madlyn Woodyard	David Cohen	\$1,513
Michael Saracino	Dennis Ishler	\$1,512
Elizabeth Hodgson	Josh Chalom	\$1,511
Arvan Reese	Scott Smith	\$1,508
Leslie Benson	Rick Allig	\$1,498
Carmella Rhymer	David Cohen	\$1,492
Michael Mevissen	Marc Zipper	\$1,489
Dale Brunski	Rick Allig	\$1,485
Frank Rosello	Ed Oreil	\$1,480
Gregory Engrav	Rick Allig	\$1,468
Laury Lamar	Geneser-Bitman	\$1,468
Elizabeth Phillips	David Cohen	\$1,463
David Williams	Rick Allig	\$1,460
Lisa Donoghue	Steve Friedlander	\$1,456
Stephen Alwell	Kevin Pawlowski	\$1,451
Nalascia Wilson	Wittenbach-Ostrovsky	\$1,450
Daniel Ricklets	Geneser-Bitman	\$1,448
Jamey Wallace	Scott Smith	\$1,440
William Richard	Larry Geneser	\$1,434
Michael McDonald	Jatoff-Foli	\$1,426
Chris Cummings	Giglione-Bristler	\$1,412
Pearl Burns	Larry Geneser	\$1,411
Rebecca Rechek	Joseph Manone	\$1,409
Moneesha Smith	Eric Giglione	\$1,400

QUALIFIER	AGENCY	BONUS
Richard Neal	Hurst Kopp	\$1,397
William Thompson	Hancock-Boles	\$1,396
Benjamin Vanrossen	Scott Smith	\$1,394
Mitchell Clem	Vlad Basov	\$1,393
Jonathan Sakuk	Richard Rutt	\$1,387
Lee Stradley	Marc Morton	\$1,387
Joseph Franc	Eric Giglione	\$1,380
Samuel James	Wittenbach-Ostrovsky	\$1,379
Cynthia Wilhelm	Rick Allig	\$1,376
Marcelus Adams	Rick Allig	\$1,364
Keith Cornwell	Mark Hancock	\$1,360
Katny Mann	Cohen-Hartman	\$1,359
David Jackson	James Surace	\$1,342
Thaddeus Szuwalski	Eric Giglione	\$1,336
James Holloway	Geneser-Bitman	\$1,335
Tracey Johnston	Larry Geneser	\$1,334
Rory Lee	Rick Allig	\$1,327
Harold McSweeney	Robert Patterson	\$1,325
Deleena Cato	Hurst Kopp	\$1,322
Scott Jordan	Wittenbach-Ostrovsky	\$1,316
Steven Snow	Larry Geneser	\$1,314
Kevin Bailey	Durham Oldham	\$1,314
Emmanuelle Fantoli	David Cohen	\$1,313
James Woodruff	Larry Geneser	\$1,311
Mark Matthews	Hancock-Boles	\$1,310
Christopher Beard	Wittenbach-Ostrovsky	\$1,299
Kelly McClain	Hancock-Boles	\$1,297
Daman Spicer	Larry Geneser	\$1,296
Paul Lund	Scott Smith	\$1,287
William Stocum	James Surace	\$1,282
Jinzhou Zhao	Rick Allig	\$1,277
Richard Morallo	Eric Giglione	\$1,267
Machello Berry	Jatoff-Foli	\$1,251
Lawrence Madloy	Rick Allig	\$1,251
Brian Porter	James Surace	\$1,247
Juan Medina	Jatoff-Foli	\$1,246
Rebecca Francis	James Surace	\$1,246
Kionna Fox	Geneser-Bitman	\$1,245
Shirley Aiks	Larry Geneser	\$1,239
Audra Fonseca	Rick Allig	\$1,237
Rhonda Shaffer	Durham Oldham	\$1,234
Francisco Ponce	Matt Blumert	\$1,226
Eamest Loveless	David Cohen	\$1,225
Shery Callaghan	Rick Allig	\$1,224
David Samalin	Richard Rutt	\$1,223
Paul Scozzari	Durham Oldham	\$1,216
Stephen Liberio	Eric Giglione	\$1,215
Caillie Cheruban	Durham Oldham	\$1,214
Eddie Ohlson	Scott Smith	\$1,204
Daniel Potlechio	Scott Smith	\$1,203
Dorian Oldham	Durham Oldham	\$1,194
Sam Hartleroad	Hancock-Boles	\$1,192
Arkadi Nulman	Vlad Basov	\$1,191
Serge Chentier	Rick Allig	\$1,191
Donald Bouchard	Durham Oldham	\$1,190
Sidney Hodgskiss	Rick Allig	\$1,189
Ota Okseter	Rick Allig	\$1,189
Vanessa Christian	Larry Geneser	\$1,184
Robert Fisk	Larry Geneser	\$1,180
Gaurang Pandya	Josh Chalom	\$1,175
Davendran Govender	Rick Allig	\$1,173
Judith Soriano	Richard Rutt	\$1,169
Marcus Mays	Geneser-Bitman	\$1,165
Melanie Cohen	Giglione-Bristler	\$1,165
Chad Kenner	Allig-Martyr	\$1,164
Barclay MacDonald	Rick Allig	\$1,164
Brian Andras	Larry Geneser	\$1,164
Dennis Pochron	James Surace	\$1,162
Robert Muehberg	Bill Jennings	\$1,159
Tommie Paul	Geneser-Bitman	\$1,157
George Urban	Marc Zipper	\$1,157
David Ragland	Matt Blumert	\$1,157
Billy Faulkner	Shahrak-Smolenski	\$1,156
William Sargent	Hughes-Parekh	\$1,152
Roland Fletcher	Geneser-Bitman	\$1,152
Elder Erteldt	Rick Allig	\$1,151
Eduard Gonzalez	Scott Smith	\$1,150
Susanne Munro	Durham Oldham	\$1,150
Chris Rose	Allig-Martyr	\$1,147
Lorena Barriere	David Cohen	\$1,146
Joseph O'Connor	Eric Giglione	\$1,146
James Bliebnick	Joseph Manone	\$1,146
James VanHorn	Larry Geneser	\$1,146
Raomei Morrison	Eric Giglione	\$1,145
Sean Podtburg	Chris Lalond	\$1,143
Brian Moore	Larry Geneser	\$1,143
Patricia Claussen	Marc Zipper	\$1,142
Jose Souto-Marinhez	Jatoff-Foli	\$1,142
Neil Lilly	Eric Giglione	\$1,141
Suzanne Neil	Kevin Pawlowski	\$1,141
George Seltzer	Rick Allig	\$1,137
Alexander Ricci	Eric Giglione	\$1,137
Larzell Jennings	Geneser-Bitman	\$1,134
Andre Abramovich	Rick Allig	\$1,133
Damian Gundick	Scott Smith	\$1,133
John Bulecza	Marc Zipper	\$1,127
Michael Jefferson	David Cohen	\$1,127

QUALIFIER	AGENCY	BONUS
Dyanne Stevens	Durham Oldham	\$1,127
William Dauphine	Rick Allig	\$1,125
Rodney Childs	Scott Smith	\$1,125
Larry Bures	James Surace	\$1,125
Mark McGraw	Ed Oreil	\$1,123
Marie Girard	Rick Allig	\$1,120
Laurence Marscheck	Marc Zipper	\$1,118
Jeff Brown	Robert Smith	\$1,112
Adam Vieira	Chris Lalond	\$1,107
Tom Stant	Rick Allig	\$1,102
John Clark	Durham Oldham	\$1,101
Bill Wade	Hancock-Boles	\$1,099
Richard Spicer	Allig-Martyr	\$1,098
Michael Kolasa	Matt Blumert	\$1,097
Michael Cole	Geneser-Bitman	\$1,097
Harrison White	Tyrone Conard	\$1,095
Daniel Smith	Giglione-Bristler	\$1,093
Robert Seeber	Joseph Manone	\$1,087
Shamshinder Sidhu	Rick Allig	\$1,082
Zachary Hart	Gary Bleier	\$1,080
Brian McGeachy	Kevin Pawlowski	\$1,077
Peter Athas	Wittenbach-Ostrovsky	\$1,076
Wendell Stowe	Eric Giglione	\$1,075
James Russo	Rick Allig	\$1,067
Amy Snyder	Tom Williams	\$1,064
Michael Sososo	Scott Smith	\$1,063
Matthew Schimpf	Larry Geneser	\$1,058
Mike Jones	Larry Geneser	\$1,056
Tom Williams	Tom Williams	\$1,048
Daryl Wilkint	Robert Smith	\$1,048
John Barr	Wittenbach-Ostrovsky	\$1,045
Richard Backer	Rick Allig	\$1,042
Geneser-Bitman	James Surace	\$1,041
Vlad Basov	Vlad Basov	\$1,039
Steve Friedlander	David Cohen	\$1,029
Ramin Kouladji	Ramin Kouladji	\$1,026
Duane Gee	David Cohen	\$1,025
John Williamson	Giglione-Bristler	\$1,020
Christopher Alton	Rick Allig	\$1,019
Jeremy Pitts	Shahrak-Smolenski	\$1,017
Christy Starr	Eric Giglione	\$1,007
Doyan Foster	Tom Williams	\$1,006
Lesley Habers	Jatoff-Foli	\$1,002
Corey Shorter	Hancock-Boles	\$1,000
Joseph Guereschi	Eric Giglione	\$995
Charles Sanders	Scott Smith	\$995
Nick Nittkowski	Robert Patterson	\$990
David Dammarell	Kevin Pawlowski	\$987
Kevin Appasamy	Rick Allig	\$986
Richard Stafford	Rick Allig	\$984
Karlene Gray	Eric Giglione	\$984
Thomas Allgood	Eric Giglione	\$978
Steven Morley	Richard Rutt	\$977
Mark Carey	Hancock-Boles	\$976
Luka Bamhard	Allan Jennings	\$965
Elizabeth Eden	Scott Smith	\$959
Nancy DeLeon	Rick Allig	\$954
William Sanders	Rick Allig	\$953
John Claxton	James Surace	\$948
Colina Boudreau	Scott Smith	\$937
James Boucher	Tom Williams	\$933
Ariel Sanders	Lisa D'Amico	\$931
Roger Merritt	Durham Oldham	\$880
Anthony Owens	Robert Patterson	\$880
Candace Bellhea	Wittenbach-Ostrovsky	\$877
Gregory Riley	Larry Geneser	\$877
Justin Brandt	Joseph Manone	\$877
John Herget	Geneser-Bitman	\$877
Arthur Westergren	Tom Williams	\$876
Brian Smith	Tyrone Conard	\$875
Arthur Garwacki	Hughes-Parekh	\$874
Todd Frank	Matthew Petty	\$872
Stephen Porter	Larry Geneser	\$872
William Plunkett	Hughes-Parekh	\$869
Jeff Woolsey	Rick Allig	\$866
Robert Bingham	Michael Bichette	\$865
Daryl Allen	Don Moehring	\$864
Steven Mineo	Bill Jennings	\$863
Stephen Saul	James Surace	\$863
Angela Gallardo	Jatoff-Foli	\$862
Jerald Muhammad	Hancock-Boles	\$861
Michael Ungerleider	Eric Giglione	\$860
Patrick Duray	Rick Allig	\$858
Joseph Ricci	Eric Giglione	\$857
Eric Topper	Ali Shahrak	\$853
Joseph Brunner	Rick Allig	\$851
Mary Waller	Geneser-Bitman	\$847
Elizabeth Mariss	Giglione-Bristler	

## SUPERVISING AGENTS



1. John McGrath  
Calgary, AB



2. Jennifer Baron  
Ft. Lauderdale, FL



3. William Thompson  
Jeffersonville, IN

### All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

### All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

### July Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. John McGrath	\$32,309	\$41,216	94		5	Melinda-Rae Lyse	Rick Altig
2. Jennifer Baron	29,327	38,882	92		2	William Cook	Tom Williams
3. William Thompson	27,421	40,068	96		5	Gregory Partee	Hancock-Boles
4. Anthony Owens	21,795	30,287	98		4	Henry Moran	Robert Patterson
5. Aaron Samples	19,321	23,683	81		7	David Zophin	Ed Orell

### All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

### All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Gamy Smith	\$93,353	\$139,962	87		6	Danny Mayorga	Tom Williams
2. Edmundo Martinez	73,442	104,342		70.7	3	Christine Hartman	Cohen-Hartman
3. Tracy McNellan	58,657	89,927		77.7	1	Wendell Bangs	Rick Altig
4. Susan Schweitzer	51,658	95,907		81.1	2	Wendell Bangs	Rick Altig
5. Ryan Hungate	49,348	104,827	87		2	John McCreary	Furer-Whittinghill

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

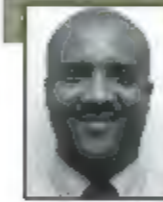
## GENERAL AGENTS



1. Israel Pena  
Ft. Lauderdale, FL



2. Peter Hamm  
Edison, NJ



3. Gregory Jeffers  
Edison, NJ



4. Tracy Haden  
Houston, TX



5. Lori Boynton  
Crystal, MN

### All Time Record to Beat

Month: \$102,403 1st Yr. Eric Neal

### All Time Record to Beat

Month: \$111,262 Net ALP Eric Neal

### July Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Israel Pena	\$65,177	\$71,950		89.8	17	Danny Mayorga	Tom Williams
2. Peter Hamm	53,600	69,833		80.3	11	David Hausman	Eric Giglione
3. Gregory Jeffers	45,561	60,116	95		7	David Hausman	Eric Giglione
4. Tracy Haden	44,547	60,891		88.7	7		Kevin Pawlowski
5. Lori Boynton	37,098	37,098	91		8	Jeff Churchfield	Rick Altig
6. James Boucher	35,240	36,810		82.4	6	William Cook	Tom Williams
7. Emmanuelle Fantoli	32,058	41,433	92		6	David Iriye	David Cohen
8. Jim Bianchi	30,259	40,153	93		4	Paul Rumbuc	Durhon Oldham
9. John Bulecza	29,930	38,600		84.9	7		Marc Zipper
10. Shannon Lee	29,192	40,813	92		5	James Logan	Hughes-Parekh

### All Time Record to Beat

YTD: \$489,120 1st Yr. Eric Neal

### All Time Record to Beat

YTD: \$864,620 Net ALP

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
*1. Israel Pena	\$273,537	\$285,766		89.8	17	Danny Mayorga	Tom Williams
*2. Scott Geisel	177,958	201,091		70.1	6	Scott Geisel	Lisa D'Amico
*3. Samuel James	169,843	227,771		70.2	8	Carolyn Wittenbach	Wittenbach-Ostrovsky
*4. Peter Hamm	129,670	169,454		80.3	11	David Hausman	Eric Giglione
*5. John Bulecza	115,785	177,197		84.9	7	James Peate	Marc Zipper
6. Tracy Haden	114,899	146,101		88.7	7		Kevin Pawlowski
7. Jim Bianchi	109,408	187,429	93		4	Paul Rumbuc	Durhon Oldham
8. Hal Herman	108,166	157,976		75.3	4	Paul Rumbuc	Durhon Oldham
9. Tod Brown	107,806	145,362		77.4	4	William Heath	Mark Hancock
10. Charles Rodriguez	97,528	136,596	84		4	William Cook	Tom Williams

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

## MASTER GENERAL AGENTS



1. David Hausman  
Edison, NJ



2. Paul Rumbuc  
Rochester, NY



3. Jeffrey Dinocento  
Edison, NJ



4. Damon Hartley  
Fairview Heights, IL



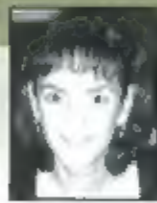
5. Carolyn Wittenbach  
Ridgeland, MS



6. William Cook  
Ft. Lauderdale, FL



7. Vito Pecoraro  
Edison, NJ



8. Melinda-Rae Lyse  
Calgary, AB



9. Wilbur Smith  
Redmond, WA



10. Lee Conti  
Los Angeles, CA

## MASTER GENERAL AGENTS

### July Production

All Time Record to Beat  
Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat  
Month: \$236,811 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. David Hausman	\$173,745	\$211,883		68.0	29	Eric Giglione
2. Paul Rumbuc	117,103	194,778		80.6	17	Durhon Oldham
3. Jeffrey Dinocento	114,013	152,964		70.4	21	Eric Giglione
4. Damon Hartley	108,084	110,204		64.6	16	Geneser-Bitman
5. Carolyn Wittenbach	98,925	99,289		75.4	18	Wittenbach-Ostrovsky
6. William Cook	97,875	101,817		71.1	18	Tom Williams
7. Vito Pecoraro	83,000	89,463		66.2	16	Eric Giglione
8. Melinda-Rae Lyse	80,957	103,573		69.4	15	Rick Altig
9. Wilbur Smith	80,170	132,829		66.8	9	Rick Altig
10. Lee Conti	79,536	87,887		73.2	20	David Cohen
11. James Logan	73,298	81,054		77.8	15	Hughes-Parekh
12. John McCreary	72,383	72,383		67.2	20	Furer-Whittinghill
13. Robert Delesky	72,223	72,223		74.8	12	Eric Giglione
14. Doreen Ryan-Foti	70,450	115,121		70.1	18	Jatoft-Foti
15. David Iriye	70,338	69,949		72.2	15	David Cohen
16. Henry Moran	69,514	68,619	88		13	Robert Patterson
17. Steven Lee	67,650	91,141		71.8	13	Altig-Martyn
18. Melanie Cohen	66,567	74,335	90		9	Giglione-Brister
19. Eric Neal	61,222	47,782		71.8	12	Geneser-Bitman
20. Kevin Surles	60,789	62,767	81		15	Ed Orell

### YTD Production

All Time Record to Beat  
YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat  
YTD: \$2,046,700 Net ALP Ed Orell

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$964,472	\$1,145,485		80.6	17	Durhon Oldham
* 2. Jeffrey Dinocento	766,766	968,053		70.4	21	Eric Giglione
* 3. Eric Neal	661,028	708,083		71.8	12	Geneser-Bitman
* 4. Wendell Bangs	530,880	667,620		74.9	11	Rick Altig
* 5. David Hausman	439,119	605,658		68.0	29	Eric Giglione
6. John McCreary	437,715	440,421		67.2	20	Furer-Whittinghill
7. David Iriye	427,837	440,342		72.2	15	David Cohen
8. William Cook	414,577	433,460		71.1	18	Tom Williams
9. Lee Conti	411,121	462,656		73.2	20	David Cohen
10. Steven Jakubczak	399,512	471,241		71.9	5	Scott Smith
11. Doreen Ryan-Foti	392,537	668,486		70.1	18	Jatoft-Foti
12. Christine Hartman	383,725	648,809		71.7	12	Cohen-Hartman
13. Damon Hartley	370,411	418,426		64.8	16	Geneser-Bitman
14. Brandon Geneser	351,870	451,289		68.6	13	Larry Geneser
15. Robert Delesky	341,072	358,243		74.8	12	Eric Giglione
16. John Akers	335,315	364,600		70.8	6	Chris Lafond
17. Leanne Hughes	335,201	385,021		70.6	12	Eric Giglione
18. Steven Lee	330,276	442,165		71.8	13	Altig-Martyn
19. Vito Pecoraro	329,607	412,278		66.2	16	Eric Giglione
20. Wilbur Smith	320,725	581,883		66.8	9	Rick Altig

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.



## Monthly Management Bonus

65 Percent and 70 Percent MGA Contracts

57.5 Percent GAs Coded Under MGA

## July Bonus Qualifiers

Paul Rumbur \$13,827	Steve Foti \$4,855	Joseph Diecedue \$2,610	Steven Rattliff \$1,064	Andrew Rossberg \$337
David Hausman \$13,626	Robert Delesky \$4,791	James Peate \$2,584	Jim Bianchi \$1,009	Shannon Lee \$334
Eric Neal \$9,507	Dan Phillips \$4,592	Adam Kiss \$2,417	Peter Novellino \$910	Francisco Perez \$331
Jeffrey Dinocento \$9,219	John McCreary \$4,592	Mathew Hart \$2,381	Yumiko Yamashita \$907	Dorian Didham \$318
Carolyn Wittenbach \$8,742	Theodore Pappas \$4,044	Marcellus Adams \$2,300	Matthew Wolfanger \$813	Lisa Donoghue \$316
Henry Moran \$7,909	Steven Greer \$3,987	William Heath \$2,185	Joseph Ricci \$679	Scott Blum \$307
Melinda-Rae Lyse \$7,429	James Logan \$3,914	Byron Watson \$2,154	Samuel James \$663	Gary Clark \$307
Russell Chang \$6,845	John Akers \$3,848	Jonathan Saluk \$2,154	Christopher Stephens \$622	Donavan Locklear \$302
Bill Cook \$6,825	Eric Nichols \$3,785	DeMario Cooper \$2,136	Lori Baynton \$576	Pamela Drury \$295
Damon Harlley \$6,500	Kevin Surfes \$3,657	Mahmoud Kenareh \$2,025	John Bulecza \$551	James Holloway \$283
Ronald VanWoesik \$6,263	Bruce Hennick \$3,611	Patrick Shehan \$1,971	Lorena Barriere \$540	Keith Zabrocki \$273
Wendell Bangs \$6,185	Steven Jakubczak \$3,351	Peter Hamm \$1,587	Emmanuelle Fantoli \$535	Charles Rodriguez \$273
Wilbur Smith \$6,036	Lee Conti \$3,338	Scott Baker \$1,530	Lisa Walker \$509	Matthew Laird \$268
David Iriye \$5,951	Jeff Churchfield \$3,235	Erik Graham \$1,448	Hal Herman \$493	Dale Cavestany \$267
Doreen Ryan-Foti \$5,671	Christine Hartman \$3,087	Dan Phillips \$1,437	Kendra Roberts \$469	Charles Weber \$265
Gregory Partee \$5,581	Nickolay Gusev \$2,976	James Boucher \$1,354	Zenotha Gardner \$459	Lee Stradley \$263
Roger Fung \$5,512	Lawrence Hauck \$2,904	Rajeev Arora \$1,298	Lawrence Ohms \$452	Tod Brown \$100
Brian Waller \$5,254	Errol Doerr \$2,816	Gregory Jeffers \$1,160	Deborah Peers \$446	Scott Gearger \$95
Rob Hay \$5,058	David Wang \$2,717	Kevin Khadivian \$1,149	Denise Gilbert \$413	
Brian Traboulay \$4,922	Robert Biddle \$2,678	Marcus Smith \$1,109	Richard Cerra \$426	
Steven Lee \$4,873	Blair-Schurr \$2,623	Leanne Hughes \$1,097	Linda Amante \$390	

Total \$283,082

## The Reverse Side

Our business is the relationship business, and conflict is a part of every relationship. Professionally, we deal with a multitude of issues from simple misunderstandings in our Agencies to perceived phone misrepresentations. There is the occasional uninformed shop steward, or perhaps office help, who does not quite understand why we need to see their members, and even dissatisfied policyholders. This is simply the nature of our business.

As with all conflict there are many sides, and when it comes to resolution, being able to see those other sides goes a long way in reaching common ground.

There is a Japanese proverb which states, "The reverse side also has a reverse side." In conflict, I see my side clearly. However, seeing the reverse side, or the other side, is difficult. There are even times when I just do not want to see the other side. This is simply human nature.

While teaching at the Leadership Development School, it became apparent to me how little time I spend teaching about conflict resolution. Yet, it is this basic skill which allows us to have long-term relationships with organized labor and helps us develop new relationships in emerging markets. Inevitably, how we resolve conflict will be the measure of our success in maintaining the third party endorsements we are required to establish.

Whether you are a Producer, Manager, SGA, or P.R. Representative, we all play a Public Relations role in our markets. From the newest Producer who is experiencing the field for the first time, to a seasoned P.R. Representative who negotiates the relationship between the Agency and the groups with which we work, each can use these basic guidelines for resolving conflict:

- ◆ **We all have a personal responsibility in conflict.** It is important to admit fault in causing the conflict. As a leader it is important to create a safe environment for problems to be brought out into the open.
- ◆ **Listening is as crucial as speaking.** Listening to the other side, and confirming you actually understand takes practice. Pay attention to your listening blocks: allow someone to speak, do not diffuse the situation with a ready answer, do not deflect by changing the subject or throwing the problem back on someone else, and focus on what the other person is trying to say.



FROM THE DESK OF:

**Denise Bowyer**Vice President &  
National Director of  
Public Relations

"Originality consists not only in doing things differently, but also in doing things better."

— Edward C. Skedman

- ◆ **Empathize with the person with whom you have a conflict.** If you have really listened, you will have empathy for the other sides' perspective, even if only slightly. Empathy is critical to fostering trust and coming to a resolution.
- ◆ **Remember both sides can win.** Find middle ground where each side can walk away feeling they have gotten something they need.

- ◆ **It is important to reach certain closure.** The ultimate goal is to have both parties be sure of the outcome and bring closure to the issue.
- ◆ **Humor can always help.** Use humor when possible, it brings perspective when nothing else will.

Each of us can use these simple techniques when it comes to even the smallest conflict. Remember, *the reverse side also has a reverse side.*

I am committed to seeing my side clearly, learning to see the reverse side, and finding some humor in the midst of the resolution. My hope is each of you can do the same.

STATE GENERAL AGENTS



Eric Giglione

Category I	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Eric Giglione	\$630,781	\$168,000	375	\$759,135		70.4	\$3,170,814	\$1,176,000	270	\$3,963,547
Rick Allig	1,103,376	468,000	236	1,590,509		69.8	5,166,114	3,204,000	161	8,152,874
Larry Geneser	237,912	108,000	220	331,614		67.5	1,922,265	768,000	250	2,318,011
Hancock-Boles	134,232	86,000	140	212,598		68.9	720,422	672,000	107	1,145,111
David Cohen	206,747	156,000	133	299,483		74.4	1,304,545	1,020,000	128	2,073,281
Scott Smith	309,088	240,000	129	627,039		67.2	2,315,608	1,524,000	152	3,743,973
Jaloff-Foli	171,712	168,000	102	346,900		70.3	945,484	1,176,000	80	1,725,619



Durhon Oldham

Category II	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Durhon Oldham	\$154,949	\$72,000	215	\$246,591		80.8	\$1,063,037	\$504,000	211	\$1,195,433
Giglione-Briester	137,478	84,000	164	159,764	80		384,366	240,000	160	474,765
Hughes-Parekh	116,961	72,000	162	142,008		67.5	517,500	492,000	105	692,015



Tom Williams

Category III	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Tom Williams	\$167,550	\$60,000	279	\$223,046		68.7	\$1,096,673	\$420,000	261	\$1,441,941
Marc Morton	90,206	60,000	150	114,430		72.2	699,379	420,000	167	897,815
Mark Hancock	82,989	60,000	138	110,152		67.4	472,929	420,000	113	613,855
Cohen-Hartman	62,033	60,000	103	134,714		71.7	496,575	420,000	118	995,750

STATE GENERAL AGENTS



Larry Geneser & Slav Bilman

Category IV	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Geneser-Bilman	\$260,587	\$48,000	543	\$293,255	83		\$1,220,644	\$240,000	509	\$1,482,917
Bill Jennings	113,764	48,000	237	148,923		72.8	727,668	336,000	217	882,462
Furer-Whittinghill	101,385	48,000	211	117,764		69.3	702,249	336,000	209	802,917
Wittenbach-Ostrovsky	90,821	48,000	189	91,185		74.8	459,849	324,000	142	493,093
Steve Friedlander	85,608	48,000	178	124,754		73.3	742,054	336,000	221	930,523
Chris Lafond	63,238	48,000	132	126,067		72.6	487,635	288,000	169	672,888



Rick Allig & Alan Martyn

Category V	JULY PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Stdrd	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Stdrd
Allig-Martyn	\$117,295	\$36,000	326	\$136,080		68.9	\$435,777	\$252,000	173	\$507,057
Ramin Kouladji	50,068	36,000	139	85,643		69.8	265,045	252,000	105	483,592

NEW STATE GENERAL AGENT



John Smolenski

John has been promoted to SGA in Ashland, Virginia. John was formerly a Master General Agent out of Raleigh, North Carolina under Ali Shahrak and has partnered with Ali in the Virginia area. He has been with AIL since July 1997.

*Congratulations John!*

PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A:



Erin McKee  
Columbia, SC



Robin Denham  
Kansas City, MO

Category B:



Malka Arony  
Phoenix, AZ



Catherine Briggie  
Phoenix, AZ

Category C:



Vivian Dwyer  
Ashland, VA



Marjorie Wade  
Birmingham, AL

July Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	12,942	Rick Altig
2. Malka Arony	8,572	Cohen-Hartman
3. Charles Hill	4,891	Jatoft-Foti

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Erin McKee	4,515	Hughes-Parekh
2. Robin Denham	3,209	Larry Geneser
3. Robert Dailey	2,978	Eric Giglione
4. Eileen Hanson-Kelly	2,450	Hughes-Parekh
5. Brenda DiSomma	2,277	Eric Giglione

Category B	No. Cards	SGA
1. Malka Arony	3,338	Cohen-Hartman
2. Catherine Briggie	2,782	Cohen-Hartman
3. Scott Douglass	1,926	Dennis Ishler
4. Mario Soljan	1,840	Steve Friedlander
5. Brenda Swecker	1,460	Lisa D'Amico

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	No. Groups	SGA
1. Vivian Dwyer	16	Shahrak-Smolenski
1. Marjorie Wade	16	Allan Jennings
2. Darrell Dorey	15	Ramin Kouladji
2. Susan Fuldauer	15	Mark Hancock
2. Roy Jessome	15	Ramin Kouladji

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	110,142	Rick Altig
*2. Malka Arony	33,122	Cohen-Hartman
3. Richard Meshulam	27,412	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Brenda DiSomma	23,054	Eric Giglione
*2. Rona Spano	22,628	Scott Smith
*3. Richard Meshulam	21,432	David Cohen
4. Robin Denham	20,974	Larry Geneser
5. Al Wall	13,878	Joshua Chalom

Category B	No. Cards	SGA
*1. Laurie Onasch	13,623	Manone & Altig
*2. Malka Arony	13,119	Cohen-Hartman
*3. Lydia Hovanski	9,794	Allan Jennings
4. Catherine Briggie	9,000	Cohen-Hartman
5. Susan Fuldauer	7,127	Mark Hancock

All Time PR Group Production Record

YTD: 330 groups Darrell Dorey

Category C	No. Groups	SGA
*1. Darrell Dorey	400	Ramin Kouladji
*2. Richard Case	89	James Surace
*3. Joseph Ward	81	Geneser-Bitman
4. Kenneth Altizer	76	Marc Morton
5. Patti Morgan	65	Schroeder & Basov

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two P.R. Representatives coded and meet all production requirements.

## Qualifiers

Robin Denham	\$975
Kenneth Altizer	\$975
Darrell Dorey	\$975
Rona Spano	\$975
Vivian Dwyer	\$975
Roy Jessome	\$825
Krissa Hensley	\$825
Malka Arony	\$825
Marjorie Wade	\$750
Catherine Briggie	\$748
Robert Dailey	\$715
Richard Case	\$650
David Blaisdell	\$650
Linda Bauknecht-Hicks	\$650
Leo VanDenBussche	\$650
Eileen Hanson-Kelly	\$650
William Gibson	\$650
Brenda DiSomma	\$650
Timothy Farr	\$525
Anat Cohen	\$500
Marie Soljan	\$500
Patti Morgan	\$500
John Molina	\$500
Scott Douglass	\$500
James Tasker	\$420
Brenda Swecker	\$420
Laurie Onasch	\$390
Ayanna Prendergast	\$313
Terrie Hobson	\$300
Joseph Ward	\$288
Robin Andrade	\$288
Joseph Galusha	\$275
John Wilkinson	\$275
Erin McKee	\$263
Jenny Williams	\$260
Rebecca Claunch	\$250
Erica Dalager	\$250
George Farenthold	\$250
Al Wall	\$250
David Floyd	\$250
Susan Fuldauer	\$230
Sandra Johnson	\$210
Charles Hill	\$210
Roger Johnson	\$200
Suzanne Powers	\$200
Irene Ruryez	\$200

Total  
**\$23,128**



JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE  
**JULY**  
AUGUST  
SEPTEMBER  
OCTOBER  
NOVEMBER  
DECEMBER

## AIL's Labor Advisory Board Welcomes...

James A. Williams, General President of the International Union of Painters and Allied Trades (IUPAT), was unanimously elected to American Income Life's Labor Advisory Board earlier this year. Mr. Williams, a third-generation IUPAT member, brings 34 years of labor experience to this premier advisory board.

James Williams was unanimously elected by the IUPAT General Executive Board to the post of general president in April of this year. Mr. Williams was formerly the secretary-treasurer.

The International Union of Painters and Allied Trades (IUPAT), a union of 140,000-plus members, represents men and women painters, drywall finishers, wallpaper hangers, glazier and glass workers, and many other allied trade workers. The IUPAT was founded in 1887, and has a tradition of providing a collective voice for the people they represent, and a community for workers to share ideas and solve problems.

Mr. Williams began his career in 1968 as an apprentice with Glazier, Architectural Metal and Glass Workers Local Union 252 in Philadelphia, Pennsylvania. In 1969, he enlisted in the Army and served as an infantryman in Vietnam.

Returning home a decorated soldier in 1971, Williams completed his apprenticeship and began working as a journeyman glazier. He took on the role of shop steward in 1972, and in 1975 was elected

president of Local 252. Williams was then elected business representative in 1976, and in 1978, he became business manager. In June 1993, he was appointed special trustee, and a year later he was appointed to the post of general representative. In late 1994, Williams was elected general vice president of the IUPAT, and in 1995, he was appointed general secretary-treasurer.

As general secretary-treasurer, Mr. Williams maintained the position of trustee on several pension funds, including the IUPAT Industry Pension Fund, which has 50,000 participants in the United States

and Canada, the IUPAT Local Union and District Council Pension Fund, and the IUPAT General Officers, Staff and Employees Retirement and Pension Fund. Mr. Williams held this position until he was elected general president following the resignation of Michael Monroe.

Mr. Williams has been honored on many occasions

throughout his career for his contributions to various organizations. In 1982, he received the prestigious UNICO Man of the Year Award, the Israeli Bond Association honored him as Labor Man of the Year in 1990, and in 1992, he received the Vietnam Veterans Labor Leader of the Year award.

James Williams brings a strategic knowledge of labor operations to American Income's Labor Advisory Board. We are looking forward to a long partnership with Mr. Williams and the IUPAT.

*Congratulations!*



INTRODUCING:

**James A. Williams**  
General President,  
International Union of  
Painters & Allied Trades

"Truly profound and original insights are to be found only in studying the exemplary."

— Warren Bennis

# SLEEPLESS IN ORLANDO

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